



# Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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**BHC Name** [NORTHERN TRUST CORPORATION](#)

**City/State** [CHICAGO, IL](#)

## Bank Holding Company Information

Federal Reserve District: [7](#)

Consolidated Assets (\$000): [169,085,713](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[NORTHERN TRUST CORPORATION](#)  
[50 SOUTH LA SALLE STREET](#)  
[CHICAGO, IL 60603](#)

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**Summary Ratios**

	09/30/2021	09/30/2020			12/31/2020			12/31/2019			12/31/2018		
Average assets (\$000) .....	154,167,855	133,985,842			136,098,123			117,493,571			123,335,366		
Net income (\$000) .....	1,138,853	968,365			1,209,310			1,492,216			1,556,367		
Number of BHCs in peer group .....	132	130			128			125			118		

Earnings and Profitability:	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....															
0.91	2.65	5	1.13	2.80	6	1.09	2.77	6	1.46	3.01	8	1.35	3.08	7	
3.30	1.09	94	3.45	1.21	92	3.42	1.21	92	3.74	1.32	91	3.52	1.31	93	
2.94	2.21	88	3.20	2.59	79	3.22	2.57	79	3.52	2.69	83	3.26	2.71	80	
-0.06	-0.12	60	0.11	0.66	6	0.07	0.51	5	-0.01	0.15	4	-0.01	0.14	6	
0	0.01	37	0	0.03	28	0	0.02	5	0	0.01	21	0	0	33	
0	0	18	0	0	16	0	0	48	0	0	42	0	0	89	
1.32	1.76	15	1.27	0.91	74	1.22	1.04	62	1.68	1.56	59	1.62	1.57	52	
0.98	1.34	15	0.96	0.70	72	0.89	0.81	55	1.27	1.19	54	1.26	1.24	49	
0.98	1.34	15	0.96	0.71	71	0.89	0.82	55	1.27	1.19	54	1.26	1.24	49	
	2.06			1.15			1.18			1.17			1.42		
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	1	3.12	3	1.43	3.64	4	1.34	3.55	4	2.35	4.41	2	2.06	4.24	1
Interest expense .....	0.02	0.26	0	0.20	0.58	6	0.16	0.52	6	0.76	1.08	29	0.61	0.86	29
Net interest income (tax equivalent) .....	0.98	2.85	5	1.23	3.05	6	1.18	3.01	6	1.59	3.33	8	1.45	3.38	6
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	-0.02	0.12	8	-0.01	0.28	3	0.01	0.27	6	0	0.21	4	0	0.22	10
Earnings coverage of net loan and lease losses (X) .....	-273.49	26.30	3	-581.64	20.97	1	547.21	22.91	96	-2,622.41	24.40	1	1,798.22	21.75	98
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	0.37	1.32	3	0.66	1.58	8	0.56	1.58	6	0.33	0.83	9	0.35	0.90	7
Allowance for loan and lease losses / Total loans and leases .....	0.36	1.30	5	0.66	1.55	8	0.56	1.55	6	0.33	0.81	9	0.35	0.89	8
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.36	0.58	26	0.30	0.71	15	0.39	0.71	23	0.28	0.57	17	0.36	0.61	26
30-89 days past due loans and leases / Total loans and leases .....	0.24	0.29	51	0.17	0.37	32	0.29	0.39	45	0.28	0.43	37	0.47	0.44	62
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	27.37	-3.31	94	29.21	6.19	90	19.62	3.20	87	32.60	14.45	88	36.59	16.62	89
Net short-term noncore funding dependence .....	-94.15	-9.17	2	-92.98	-2.71	3	-125.56	-4.76	2	-75.05	3.38	2	-75.49	4.66	5
Net loans and leases / Total assets .....	23.25	58.81	4	21.40	63	6	19.75	61.58	4	22.88	63.77	7	24.49	63.98	7
<b>Capitalization</b>															
Tier 1 leverage ratio .....	7.08	9.07	5	7.66	9.05	10	7.60	9.13	9	8.66	9.76	18	7.97	9.71	8
Holding company equity capital / Total assets .....	7.04	10.79	4	7.61	11.12	6	6.88	11.16	4	8.11	12.43	6	7.95	12.22	2
Total equity capital (including minority interest) / Total assets .....	7.04	10.91	3	7.61	11.24	5	6.88	11.29	3	8.11	12.57	4	7.95	12.27	2
Common equity tier 1 capital / Total risk-weighted assets .....	11.91	12.64	41	13.37	12.26	77	12.83	12.38	62	12.70	12.17	69	12.87	12.12	71
Net loans and leases / Equity capital (X) .....	3.30	5.47	8	2.81	5.73	6	2.87	5.58	7	2.82	5.21	9	3.08	5.29	10
Cash dividends / Net income .....	42.27	27.22	83	50.11	49.74	54	52.66	42.30	66	41.03	33.12	65	31.20	27.31	55
Cash dividends / Net income (Subchapter S adjusted) .....		-3.51			10.79			-0.65			-12.02			17.36	
<b>Growth Rates</b>															
Assets .....	11.18	9.51	62	22.30	16.67	73	24.25	16.68	73	3.49	9.26	33	-4.60	7	3
Equity capital .....	2.76	7.52	25	7.10	6.54	60	5.39	6.99	46	5.54	10.49	34	2.86	7.89	37
Net loans and leases .....	20.77	-0.66	92	5.90	12.75	32	7.23	9.07	50	-3.31	9.10	3	-0.26	7.89	10
Noncore funding .....	8.01	-21.64	87	19.45	-6.57	83	24.29	-12.18	88	-4.01	6.59	33	0.84	10.67	31
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	4.20	0.55	89	8.63	0.92	92	4.27	0.77	87	4.51	1.02	84	0	1.14	37
Long-term debt / Equity capital .....	25.99	10.65	85	31.01	13.73	80	30.72	13.56	82	27.90	13.04	77	29.59	13.37	79
Equity investment in subsidiaries / Equity capital .....	97.63	103.15	14	95.67	103.27	11	94.32	102.81	10	86.23	103.22	3	93.23	103.10	10
Cash from ops + noncash items + op expense / Op expense + dividends .....	50.66	155.61	12	245.29	142.45	84	223.11	147.24	83	281.11	190.27	80	228.59	174.91	76

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	525,812	606,500	774,601	1,153,202	1,099,149	-13.30	-12.64
Income from lease financing receivables.....	-486	16	-5	80	1,932		
Fully taxable income on loans and leases.....	525,258	594,490	760,185	1,123,831	1,070,729	-11.65	-12.26
Tax-exempt income on loans and leases.....	68	12,026	14,411	29,451	30,352	-99.43	-99.17
Estimated tax benefit on income on loans and leases.....	1,477	21,711	31,273	31,421	36,380	-93.20	-88.41
Income on loans and leases (tax equivalent).....	526,803	628,227	805,869	1,184,703	1,137,461	-16.14	-14.98
Investment interest income (tax equivalent).....	520,221	624,832	803,955	1,059,393	901,566	-16.74	72.02
Interest on balances due from depository institutions.....	13,530	49,804	52,946	256,898	279,873	-72.83	-89.32
Interest income on other earning assets.....	9,339	11,660	15,028	31,688	43,728	-19.91	-46.01
Total interest income (tax equivalent).....	1,069,893	1,314,523	1,677,798	2,532,682	2,362,628	-18.61	0.37
Interest on time deposits of \$250K or more .....	3,346	11,507	14,163	13,157	7,031	-70.92	
Interest on time deposits < \$250K.....	435	2,060	2,351	3,002	769	-78.88	
Interest on foreign office deposits .....	-58,074	-13	-15,605	312,024	294,798		
Interest on other deposits .....	9,746	43,105	47,492	160,755	82,000	-77.39	11.88
Interest on other borrowings and trading liabilities.....	50,834	104,264	125,260	294,816	270,800	-51.24	-7.20
Interest on subordinated debt and mandatory convertible securities .....	15,888	21,181	26,604	38,268	43,275	-24.99	-6.76
Total interest expense.....	22,175	182,104	200,265	822,022	698,673	-87.82	-83.60
Net interest income (tax equivalent).....	1,047,718	1,132,419	1,477,533	1,710,660	1,663,955	-7.48	12.57
Non-interest income.....	3,810,770	3,470,953	4,659,124	4,396,911	4,339,041	9.79	35.42
Adjusted operating income (tax equivalent) .....	4,858,488	4,603,372	6,136,657	6,107,571	6,002,996	5.54	29.74
Overhead expense.....	3,402,406	3,213,765	4,381,044	4,138,099	4,022,861	5.87	31.05
Provision for credit losses.....	-70,000	111,497	92,767	-8,771	-17,544		
Securities gains (losses) .....	6	104	-401	-1,358	-1,046	-94.23	
Other tax equivalent adjustments .....	-1	-1	0	0	2,413		
Pretax net operating income (tax equivalent).....	1,526,089	1,277,871	1,661,978	1,976,885	1,999,046	19.42	32.97
Applicable income taxes .....	361,625	285,839	418,322	451,892	401,461	26.51	0.00
Tax equivalent adjustments .....	25,611	23,667	34,346	32,777	41,218	8.21	27.41
Applicable income taxes (tax equivalent).....	387,236	309,506	452,668	484,669	442,679	25.11	1.45
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	1,138,853	968,365	1,209,310	1,492,216	1,556,367	17.61	48.68
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	1,138,853	968,365	1,209,310	1,492,216	1,556,367	17.61	48.68
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	1,138,853	968,365	1,209,310	1,492,216	1,556,367	17.61	48.68
Investment securities income (tax equivalent).....	520,221	624,832	803,955	1,059,393	901,566	-16.74	72.02
US Treasury and agency securities (excluding mortgage-backed securities) .....	44,322	87,220	106,349	189,235	171,478	-49.18	-35.09
Mortgage-backed securities .....	224,656	308,767	393,400	515,907	402,692	-27.24	113.17
All other securities .....	251,243	228,845	304,206	354,251	327,396	9.79	95.16
Cash dividends declared.....	481,441	485,244	636,807	612,265	485,519	-0.78	76.61
Common .....	444,341	445,220	592,083	565,865	439,119	-0.20	74.22
Preferred.....	37,100	40,024	44,724	46,400	46,400	-7.31	111.40

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	0.93	2.90	3	1.31	3.35	4	1.23	3.27	4	2.16	4	3	1.92	3.87	2
Less: Interest expense .....	0.02	0.24	0	0.18	0.54	7	0.15	0.48	6	0.70	0.98	31	0.57	0.79	30
Equals: Net interest income (tax equivalent) .....	0.91	2.65	5	1.13	2.80	6	1.09	2.77	6	1.46	3.01	8	1.35	3.08	7
Plus: Non-interest income .....	3.30	1.09	94	3.45	1.21	92	3.42	1.21	92	3.74	1.32	91	3.52	1.31	93
Equals: adjusted operating income (tax equivalent) .....	4.20	3.80	75	4.58	4.06	80	4.51	4.04	76	5.20	4.41	82	4.87	4.46	73
Less: Overhead expense .....	2.94	2.21	88	3.20	2.59	79	3.22	2.57	79	3.52	2.69	83	3.26	2.71	80
Less: Provision for credit losses .....	-0.06	-0.12	60	0.11	0.66	6	0.07	0.51	5	-0.01	0.15	4	-0.01	0.14	6
Plus: Realized gains (losses) on held-to-maturity securities .....	0	0	50	0	0	46	0	0	46	0	0	2	0	0	5
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	39	0	0.03	31	0	0.02	5	0	0.01	22	0	0	33
Plus: other tax equivalent adjustments .....	0	0	18	0	0	16	0	0	48	0	0	42	0	0	89
Equals: Pretax net operating income (tax equivalent) .....	1.32	1.76	15	1.27	0.91	74	1.22	1.04	62	1.68	1.56	59	1.62	1.57	52
Less: Applicable income taxes (tax equivalent) .....	0.33	0.41	28	0.31	0.21	77	0.33	0.23	79	0.41	0.36	65	0.36	0.33	56
Less: Minority interest .....	0	0	41	0	0	43	0	0	42	0	0	36	0	0	36
Equals: Net operating income .....	0.98	1.34	15	0.96	0.70	72	0.89	0.81	55	1.27	1.19	54	1.26	1.24	49
Plus: Net extraordinary items .....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income .....	0.98	1.34	15	0.96	0.71	71	0.89	0.82	55	1.27	1.19	54	1.26	1.24	49
Memo: Net income (last four quarters) .....	0.91	1.30	14	1.03	0.81	68	0.89	0.82	55	1.27	1.19	54	1.26	1.24	49
Net income—BHC and noncontrolling (minority) interest .....	0.98	1.35	14	0.96	0.72	71	0.89	0.83	55	1.27	1.20	54	1.26	1.25	49
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	92.63	93.09	42	91.51	92.11	42	91.67	92.32	41	91.76	91.05	60	93.18	91.48	71
Average interest-bearing funds / Average assets .....	70.66	61.98	81	77.63	64.67	87	77.26	64.06	87	77.69	65.57	86	76.22	65.56	84
Interest income (tax equivalent) / Average earning assets .....	1	3.12	3	1.43	3.64	4	1.34	3.55	4	2.35	4.41	2	2.06	4.24	1
Interest expense / Average earning assets .....	0.02	0.26	0	0.20	0.58	6	0.16	0.52	6	0.76	1.08	29	0.61	0.86	29
Net interest income (tax equivalent) / Average earning assets .....	0.98	2.85	5	1.23	3.05	6	1.18	3.01	6	1.59	3.33	8	1.45	3.38	6
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	1.94	4.07	2	2.49	4.35	2	2.41	4.27	2	3.82	5.09	4	3.55	4.95	4
Interest-bearing bank balances .....	0.03	0.13	6	0.14	0.36	8	0.11	0.27	3	0.75	2.04	7	0.70	1.64	4
Federal funds sold and reverse repos .....	0.32	0.25	71	0.36	0.75	35	0.32	0.68	39	2.11	2.44	40	2.22	2.17	61
Trading assets .....	0	0.45	52	0	0.65	48	0	0.60	48	0	0.99	43	0.01	1.11	39
Total earning assets .....	0.98	3.09	3	1.40	3.61	4	1.32	3.51	4	2.32	4.36	3	2.02	4.20	1
Investment securities (tax equivalent) .....	1.20	1.77	12	1.60	2.36	5	1.50	2.25	5	2.14	2.76	3	1.81	2.68	0
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.15	1.23	45	1.51	1.85	36	1.46	1.75	35	2.24	2.32	52	1.96	2.05	46
Mortgage-backed securities .....	1.29	1.55	26	1.93	2.17	25	1.83	2.05	25	2.54	2.61	41	2.15	2.50	11
All other securities .....	1.13	2.85	9	1.23	3.28	4	1.17	3.24	2	1.71	4.06	3	1.45	4.20	0
Interest-bearing deposits .....	-0.06	0.22	2	0.09	0.60	2	0.06	0.53	1	0.68	1.10	20	0.52	0.81	22
Time deposits of \$250K or more .....	0.66	0.70	48	1.59	1.53	53	1.56	1.42	59	2.25	1.96	71	1.24	1.44	31
Time deposits < \$250K .....	0.26	0.67	9	1.05	1.47	16	0.92	1.36	15	1.07	1.82	11	0.24	1.29	4
Other domestic deposits .....	0.04	0.16	12	0.23	0.41	19	0.19	0.36	17	0.92	0.93	52	0.52	0.67	39
Foreign deposits .....	-0.11	0.12	11	0	0.48	7	-0.03	0.42	7	0.57	1.19	13	0.50	0.97	31
Federal funds purchased and repos .....	0.07	0.18	29	0.43	0.71	38	0.35	0.62	33	2.27	1.86	71	1.90	1.51	66
Other borrowed funds and trading liabilities .....	0.77	1.29	32	1.19	1.54	34	1.08	1.50	31	2.18	2.38	38	2.05	2.28	38
All interest-bearing funds .....	0.03	0.38	0	0.23	0.82	1	0.19	0.74	1	0.90	1.49	17	0.74	1.19	18

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018			
<b>Non-interest Income and Expenses</b>												
Total non-interest income .....		3,810,770		3,470,953		4,659,124		4,396,911		4,339,041		
Fiduciary activities income .....		3,250,076		2,968,859		3,995,013		3,852,064		3,753,653		
Service charges on deposit accounts - domestic .....		38,689		38,340		51,325		51,717		60,387		
Trading revenue.....		229,164		240,312		312,742		263,860		405,528		
Investment banking fees and commissions.....		90,832		82,376		110,820		90,654		0		
Insurance activities revenue.....		0		0		0		0		0		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees .....		0		0		0		0		0		
Net securitization income .....		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		63		639		-1,281		-18,744		3,856		
Other non-interest income.....		201,946		140,427		190,505		157,360		115,617		
Total overhead expenses .....		3,402,406		3,213,765		4,381,044		4,138,099		4,022,861		
Personnel expense.....		1,789,554		1,668,823		2,283,253		2,157,137		2,108,737		
Net occupancy expense.....		248,358		254,767		353,962		330,808		307,770		
Goodwill impairment losses .....		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		11,551		12,610		16,943		16,603		17,376		
Other operating expenses.....		1,352,943		1,277,565		1,726,886		1,633,551		1,588,978		
Fee income on mutual funds and annuities.....		227,264		373,418		483,411		408,559		405,916		
<b>Memoranda</b>												
Assets under management in proprietary mutual funds and annuities .....		250,335,302		238,567,758		227,727,658		189,305,938		169,806,440		
Number of equivalent employees .....		20,794		20,697		20,869		19,808		18,751		
Average personnel expense per employee.....		86.06		80.63		109.41		108.90		112.46		
Average assets per employee.....		7,414.05		6,473.68		6,521.55		5,931.62		6,577.54		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>												
Mutual fund fee income / Non-interest income .....		5.96	2.14	84	10.76	2.09	96	10.38	2.02	96	9.29	2.72
Overhead expenses / Net Interest Income + non-interest income .....		70.40	58.85	90	70.17	62.06	83	71.79	62.28	83	68.12	61.29
<b>Percent of Average Assets</b>												
Total overhead expense .....		2.94	2.21	88	3.20	2.59	79	3.22	2.57	79	3.52	2.69
Personnel expense.....		1.55	1.23	81	1.66	1.30	84	1.68	1.30	85	1.84	1.41
Net occupancy expense.....		0.21	0.24	36	0.25	0.26	51	0.26	0.26	52	0.28	0.28
Other operating expenses.....		1.18	0.72	90	1.28	0.95	80	1.28	0.94	81	1.40	0.97
Overhead less non-interest income .....		-0.35	1.08	6	-0.26	1.27	6	-0.20	1.25	7	-0.22	1.32
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>												
Total overhead expense .....		70.03	58.34	90	69.81	61.60	82	71.39	61.82	83	67.75	60.64
Personnel expense.....		36.83	32.89	69	36.25	32.31	73	37.21	32.36	78	35.32	32.39
Net occupancy expense.....		5.11	6.26	28	5.53	6.55	32	5.77	6.58	34	5.42	6.52
Other operating expenses.....		28.08	18.68	93	28.03	22.16	82	28.42	22.28	82	27.02	21.20
Total non-interest income .....		78.44	28.20	96	75.40	28.52	93	75.92	28.83	93	71.99	29.23
Fiduciary activities income .....		66.89	2.27	99	64.49	2.06	99	65.10	2.09	99	63.07	1.97
Service charges on domestic deposit accounts .....		0.80	3.25	12	0.83	3.23	13	0.84	3.27	13	0.85	3.88
Trading revenue.....		4.72	0.68	90	5.22	1.37	87	5.10	1.28	86	4.32	1.18
Investment banking fees and commissions.....		1.87	2.46	57	1.79	2.59	54	1.81	2.46	55	1.48	3.54
Insurance activities revenue.....		0	0.38	11	0	0.41	12	0	0.41	11	0	0.47
Venture capital revenue.....		0	0.03	45	0	0	45	0	0.01	44	0	0.02
Net servicing fees .....		0	0.56	14	0	-0.04	42	0	0.01	42	0	0.28
Net securitization income .....		0	0.01	43	0	0	46	0	0	45	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets .....		0	3.64	6	0.01	3.74	14	-0.02	3.92	9	-0.31	1.86
Other non-interest income.....		4.16	9.39	16	3.05	9.49	6	3.10	9.65	4	2.58	10.04
Overhead less non-interest income .....		-8.41	29.67	5	-5.59	31.97	6	-4.53	31.93	7	-4.24	31.06
Applicable income taxes / Pretax net operating income (tax equivalent).....		23.70	21.49	73	22.37	18.64	73	25.17	18.63	90	22.86	20.56
Applicable income tax + TE / Pretax net operating income + TE .....		25.37	23.11	78	24.22	22.16	71	27.24	21.18	93	24.52	23.23

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans .....	11,555,947	10,378,991	10,609,109	10,115,184	10,464,680	11,34	-10.68	
Commercial and industrial loans .....	4,348,008	4,146,294	4,161,725	4,081,883	4,487,636	4.86	-25.77	
Loans to individuals .....	338,509	318,710	329,059	310,409	317,110	6.21	4.04	
Loans to depository institutions and acceptances of other banks .....	28,577	0	27	1,266	5,019			
Agricultural loans .....	0	0	0	0	0	0		
Other loans and leases .....	23,185,579	17,922,279	18,659,756	16,900,842	17,215,595	29.37	62.11	
Less: Unearned income .....	0	0	0	0	0			
Loans and leases, net of unearned income .....	39,456,620	32,766,274	33,759,676	31,409,584	32,490,040	20.42	18.05	
Less: Allowance for loan and lease losses .....	143,870	215,355	190,680	104,525	112,581	-33.19	-24.68	
Net loans and leases .....	39,312,750	32,550,919	33,568,996	31,305,059	32,377,459	20.77	18.30	
Debt securities that reprice or mature in over 1 year .....	35,575,322	30,917,220	31,558,689	27,692,696	21,136,652	15.07	74.01	
Mutual funds and equity securities .....	114	0	0	0	0			
Subtotal .....	74,888,186	63,468,139	65,127,685	58,997,755	53,514,111	17.99	39.52	
Interest-bearing bank balances .....	56,064,564	44,772,048	62,894,626	41,101,818	36,965,248	25.22	75.48	
Federal funds sold and reverse repos .....	872,812	1,533,431	1,596,509	712,785	1,165,215	-43.08	-57.75	
Debt securities that reprice or mature within 1 year .....	22,477,660	27,661,581	27,447,192	23,205,207	30,061,032	-18.74	-4.33	
Trading assets .....	1,887,418	1,158,192	1,027,105	946,480	868,747	62.96	155.77	
Total earning assets .....	156,190,640	138,593,391	158,093,117	124,964,045	122,574,353	12.70	39.55	
Non-interest-bearing cash and due from depository institutions .....	1,874,668	2,689,887	2,177,558	2,383,388	1,985,804	-30.31	8.70	
Premises, fixed assets, and leases .....	1,033,460	1,085,018	1,075,370	974,949	428,243	-4.75	135.50	
Other real estate owned .....	160	942	660	3,138	8,436	-83.01	-97.93	
Investment in unconsolidated subsidiaries .....	8,337	8,334	8,335	8,332	8,329	0.04	0.17	
Intangible and other assets .....	9,988,880	9,711,141	8,656,146	8,494,536	7,207,352	2.86	66.99	
Total assets .....	169,085,713	152,082,009	170,003,912	136,828,388	132,212,517	11.18	40.81	
Quarterly average assets .....	155,998,138	140,045,877	142,434,964	117,896,815	121,720,591	11.39	34.19	
Average loans and leases (YTD) .....	36,297,978	33,636,054	33,501,072	31,053,752	32,031,541	7.91	6.38	
<b>Memoranda</b>								
Loans held-for-sale .....	119,753	18,556	0	53,565	0	545.36	121.04	
Loans not held-for-sale .....	39,336,867	32,747,718	33,759,676	31,356,019	32,490,040	20.12	17.89	
Real estate loans secured by 1–4 family .....	6,186,138	6,036,338	6,052,268	6,086,381	6,623,703	2.48	-25.89	
Commercial real estate loans .....	5,353,100	4,325,623	4,539,863	4,011,696	3,825,792	23.75	17.10	
Construction and land development .....	589,920	569,525	579,193	464,905	471,629	3.58	15.35	
Multifamily .....	1,147,729	777,541	906,808	646,455	490,649	47.61	44.16	
Nonfarm nonresidential .....	3,615,451	2,978,557	3,053,862	2,900,336	2,863,514	21.38	10.77	
Real estate loans secured by farmland .....	16,634	16,890	16,847	16,912	14,933	-1.52	-13.45	
Total investment securities .....	58,053,096	58,578,801	59,005,881	50,897,903	51,197,684	-0.90	32.12	
U.S. Treasury securities .....	2,661,131	4,264,241	2,889,851	4,687,883	5,287,004	-37.59	-65.31	
US agency securities (excluding mortgage-backed securities) .....	2,327,294	3,674,768	3,412,597	3,082,826	2,927,851	-36.67	-35.66	
Municipal securities .....	3,751,178	2,603,125	3,085,741	1,625,375	674,763	44.10	340.58	
Mortgage-backed securities .....	23,813,398	22,054,695	22,722,684	21,117,045	20,175,964	7.97	59.14	
Asset-backed securities .....	6,329,362	4,205,209	4,674,482	4,134,829	3,804,099	50.51	180.79	
Other debt securities .....	19,170,619	21,776,763	22,220,526	16,249,945	18,328,003	-11.97	31.48	
Mutual funds and equity securities .....	114	0	0	0	0			
Available-for-sale securities .....	38,032,943	42,551,030	42,021,979	38,876,261	36,888,806	-10.62	5.72	
U.S. Treasury securities .....	2,550,133	4,165,246	2,799,860	4,549,046	5,185,371	-38.78	-66.73	
US agency securities (excluding mortgage-backed securities) .....	2,327,294	3,674,768	3,412,597	3,082,826	2,927,851	-36.67	-35.66	
Municipal securities .....	3,750,152	2,600,557	3,083,671	1,615,301	655,907	44.21	383.99	
Mortgage-backed securities .....	17,471,345	21,916,485	22,575,851	20,995,103	20,099,645	-20.28	17.14	
Asset-backed securities .....	5,635,019	3,559,427	3,997,532	3,330,480	2,657,680	58.31	149.99	
Other debt securities .....	6,299,000	6,634,547	6,152,468	5,303,505	5,362,352	-5.06	-6.66	
Mutual funds and equity securities .....	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation) .....	-105,156	-7,479	6,286	-35,254	-86,951			
Available-for-sale securities appreciation (depreciation) .....	291,424	891,816	866,308	154,014	-153,055	-67.32	186.31	
Structured notes, fair value .....	0	0	0	0	0			
Pledged securities .....	39,078,134	31,561,226	35,421,395	34,378,206	31,567,607	23.82	33.01	

## Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	19,939,637	16,358,536	17,728,518	14,114,750	14,507,960	21.89	-11.81
NOW, ATS and transaction accounts .....	9,236,944	8,230,658	8,005,356	7,207,038	3,862,455	12.23	526.87
Time deposits less brokered deposits < \$250K .....	209,493	245,278	236,422	275,290	279,607	-14.59	
MMDA and other savings accounts .....	21,343,486	17,148,473	20,626,420	14,234,483	10,749,554	24.46	60.41
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	50,729,560	41,982,945	46,596,716	35,831,561	29,399,576	20.83	35.12
Time deposits of \$250K or more .....	672,564	1,241,365	700,635	711,359	409,116	-45.82	
Foreign deposits .....	90,522,495	79,364,800	96,580,696	72,577,683	74,688,114	14.06	49.44
Federal funds purchased and repos .....	573,779	2,473,528	299,980	889,939	2,598,479	-76.80	89.17
Secured federal funds purchased .....	0	0	0	0	0	0	
Commercial paper .....	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less .....	6,116,673	6,770,499	4,510,507	6,911,384	8,065,725	-9.66	156.72
Other borrowings w/remaining maturity over 1 year .....	2,028,482	2,656,867	2,623,415	3,162,194	2,011,322	-23.65	-42.35
Brokered deposits < \$250K .....	0	0	0	0	0	0	
Noncore funding .....	99,913,993	92,507,059	104,715,233	84,252,559	87,772,756	8.01	46.65
Trading liabilities .....	357,838	733,535	1,708,386	1,616,058	462,295	-51.22	34.52
Subordinated notes and debentures + trust preferred securities .....	1,438,457	1,473,724	1,467,099	1,425,803	1,389,997	-2.39	-12.97
Other liabilities .....	4,747,029	3,805,665	3,828,222	2,611,449	2,679,610	24.74	63.10
Total liabilities .....	157,186,877	140,502,928	158,315,656	125,737,430	121,704,234	11.87	42.24
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	884,860	884,860	884,860	1,273,408	882,010	0.00	0.32
Common stock .....	408,619	408,619	408,619	408,619	408,619	0.00	0.00
Common surplus .....	935,005	961,778	963,498	1,012,987	1,068,442	-2.78	-9.97
Retained earnings .....	12,862,448	12,118,306	12,207,688	11,656,707	10,776,756	6.14	47.23
Accumulated other comprehensive income .....	114,040	424,518	428,052	-194,613	-453,670	-73.14	
Other equity capital components .....	-3,306,136	-3,219,000	-3,204,461	-3,066,150	-2,173,874		
Total holding company equity capital .....	11,898,836	11,579,081	11,688,256	11,090,958	10,508,283	2.76	24.21
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0	0	
Total equity capital, including minority interest .....	11,898,836	11,579,081	11,688,256	11,090,958	10,508,283	2.76	24.21
Total liabilities and capital .....	169,085,713	152,082,009	170,003,912	136,828,388	132,212,517	11.18	40.81
<b>Memoranda</b>							
Non-interest-bearing deposits .....	42,269,309	34,377,700	43,110,687	26,292,099	22,728,118	22.96	44.96
Interest-bearing deposits .....	99,655,310	88,211,410	100,767,360	82,828,504	81,768,688	12.97	41.73
Total deposits .....	141,924,619	122,589,110	143,878,047	109,120,603	104,496,806	15.77	42.68
Long-term debt that reprices within 1 year .....	0	0	0	0	0		-100.00
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	11,688,256	11,090,958	11,090,958	10,508,283	10,216,215		
Accounting restatements .....	0	-10,069	-10,069	0	-4,481		
Net income .....	1,138,853	968,365	1,209,310	1,492,216	1,556,367		
Net sale of new perpetual preferred stock .....	0	-388,548	-388,548	391,398	0		
Net sale of new common stock .....	-28,492	-51,210	-49,490	-55,455	21,160		
Sale of treasury stock .....	164,151	145,656	161,461	207,893	142,844		
Less: Purchase of treasury stock .....	265,826	298,506	299,772	1,100,169	924,295		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	481,441	485,244	636,807	612,265	485,519		
Change in other comprehensive income .....	-314,012	619,131	622,665	259,057	-39,321		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	-2,653	-11,452	-11,452	0	25,313		
Holding company equity capital, ending balance .....	11,898,836	11,579,081	11,688,256	11,090,958	10,508,283		

## Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	6.83	36.06	6	6.82	36.66	9	6.24	36.22	9	7.39	37.78	11	7.92	37.19	10
Commercial and industrial loans .....	2.57	11.11	6	2.73	14.40	8	2.45	13.52	7	2.98	12.02	11	3.39	12.85	12
Loans to individuals .....	0.20	3.60	15	0.21	3.57	16	0.19	3.40	16	0.23	4.20	14	0.24	4.31	14
Loans to depository institutions and acceptances of other banks .....	0.02	0.02	84	0	0.03	30	0	0.03	62	0	0.04	61	0	0.05	67
Agricultural loans.....	0	0.21	11	0	0.20	11	0	0.19	11	0	0.24	11	0	0.30	12
Other loans and leases.....	13.71	4.26	93	11.78	4.66	91	10.98	4.63	89	12.35	5.01	90	13.02	5	94
Net loans and leases.....	23.25	58.81	4	21.40	63	6	19.75	61.58	4	22.88	63.77	7	24.49	63.98	7
Debt securities over 1 year.....	21.04	18.32	64	20.33	14.80	78	18.56	15.55	65	20.24	14.60	80	15.99	14.63	62
Mutual funds and equity securities .....	0	0.05	27	0	0.06	13	0	0.05	13	0	0.06	13	0	0.06	12
Subtotal .....	44.29	78.17	5	41.73	79.07	6	38.31	78.16	6	43.12	79.65	7	40.48	79.97	7
Interest-bearing bank balances .....	33.16	9.37	97	29.44	6.40	99	37	7.51	98	30.04	3.06	99	27.96	3.04	98
Federal funds sold and reverse repos .....	0.52	0.53	78	1.01	0.80	83	0.94	0.82	82	0.52	1.57	76	0.88	1.66	77
Debt securities 1 year or less .....	13.29	1.51	98	18.19	1.85	99	16.15	1.68	98	16.96	1.91	98	22.74	1.96	99
Trading assets .....	1.12	0.58	83	0.76	1.04	65	0.60	1.01	63	0.69	1.19	76	0.66	1.33	75
Total earning assets.....	92.37	91.57	60	91.13	90.87	54	92.99	91.05	72	91.33	89.53	69	92.71	89.74	79
Non-interest cash and due from depository institutions.....	1.11	0.99	58	1.77	1.03	91	1.28	1.07	65	1.74	1.14	88	1.50	1.21	72
Other real estate owned.....	0	0.01	14	0	0.03	11	0	0.02	13	0	0.03	18	0.01	0.04	24
All other assets.....	6.52	7.39	39	7.11	8.03	38	5.73	7.82	27	6.93	9.27	24	5.79	8.98	18
<b>Memoranda</b>															
Short-term investments .....	46.97	12.31	99	48.64	10.21	98	54.08	11.17	98	47.52	7.63	98	51.58	7.80	98
U.S. Treasury securities.....	1.57	1.18	71	2.80	0.91	82	1.70	0.84	79	3.43	1.03	82	4	1.04	88
US agency securities (excluding mortgage-backed securities) .....	1.38	0.75	75	2.42	0.59	90	2.01	0.63	86	2.25	0.54	90	2.21	0.69	85
Municipal securities .....	2.22	1.70	63	1.71	1.60	61	1.82	1.69	61	1.19	1.34	61	0.51	1.62	37
Mortgage-backed securities .....	14.08	13.46	57	14.50	11.20	68	13.37	11.75	58	15.43	11.44	75	15.26	11.13	75
Asset-backed securities .....	3.74	0.47	93	2.77	0.31	94	2.75	0.32	92	3.02	0.28	95	2.88	0.33	94
Other debt securities .....	11.34	0.51	99	14.32	0.40	99	13.07	0.42	99	11.88	0.39	99	13.86	0.41	99
Loans held-for-sale.....	0.07	0.50	34	0.01	0.52	18	0	0.52	7	0.04	0.39	25	0	0.30	8
Loans held for investment .....	23.26	58.34	5	21.53	63.22	6	19.86	61.72	5	22.92	63.50	7	24.57	63.93	7
Real estate loans secured by 1–4 family .....	3.66	11.57	14	3.97	12.28	18	3.56	11.91	17	4.45	13.29	16	5.01	13.46	19
Revolving .....	0.23	1.44	19	0.31	1.72	22	0.25	1.66	20	0.43	2.07	26	0.61	2.27	27
Closed-end, secured by first liens .....	3.39	9.73	18	3.61	10.10	20	3.27	9.81	19	3.95	10.69	20	4.33	10.57	22
Closed-end, secured by junior liens .....	0.03	0.19	23	0.05	0.24	22	0.04	0.22	23	0.06	0.28	26	0.06	0.31	26
Commercial real estate loans .....	3.17	22.35	9	2.84	22.30	12	2.67	22.22	10	2.93	22.23	13	2.89	21.58	14
Construction and land development .....	0.35	3.40	12	0.37	3.47	15	0.34	3.40	13	0.34	3.44	14	0.36	3.51	15
Multifamily.....	0.68	3.32	17	0.51	3.10	13	0.53	3.12	14	0.47	3.01	14	0.37	2.72	14
Nonfarm nonresidential .....	2.14	14.65	10	1.96	14.72	12	1.80	14.72	11	2.12	14.69	14	2.17	14.44	14
Real estate loans secured by farmland.....	0.01	0.35	28	0.01	0.33	29	0.01	0.33	29	0.01	0.36	30	0.01	0.41	33

## Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	29.29	60.51	12	31.68	56.15	14	31.43	57.15	13	32.20	57.46	14	32.21	56.49	15
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	15.68	20	36	18.42	19.51	42	17.93	19.43	43	19.38	20.75	42	20.39	21.10	45
Real estate loans secured by 1–4 family.....	1	2.47	30	1.45	2.66	35	1.28	2.64	32	1.89	3.15	37	2.49	3.50	41
Revolving .....	14.68	17.35	39	16.97	16.64	51	16.65	16.59	49	17.49	17.39	53	17.89	17.39	55
Closed-end.....	13.57	37.13	12	13.20	33.63	16	13.45	34.63	16	12.77	33.52	16	11.78	32.14	16
Commercial real estate loans .....	1.50	5.69	16	1.74	5.18	22	1.72	5.26	19	1.48	5.09	19	1.45	5.20	20
Construction and land development.....	0.20	1.19	28	0.20	0.94	28	0.19	0.93	30	0.25	0.94	33	0.27	1.02	36
1–4 family.....	1.30	4.46	17	1.54	4.09	21	1.53	4.19	20	1.23	4.02	20	1.18	4.05	20
Other.....	2.91	5.41	34	2.37	4.78	32	2.69	4.96	33	2.06	4.69	32	1.51	4.10	27
Multifamily.....	9.16	24.45	16	9.09	22.19	19	9.05	22.93	18	9.23	22.15	19	8.81	21.40	21
Nonfarm nonresidential .....	2.37	8.31	18	2.69	7.46	21	2.69	7.68	20	2.78	7.72	22	2.59	8.03	21
Owner-occupied.....	6.79	15.83	18	6.40	14.52	20	6.36	14.95	19	6.45	14.34	20	6.22	13.38	23
Other.....	0.04	0.61	37	0.05	0.52	39	0.05	0.54	38	0.05	0.55	39	0.05	0.63	41
Real estate loans secured by farmland.....	0.07	0.03	86	0	0.06	30	0	0.06	62	0	0.11	64	0.02	0.12	70
Loans to depository institutions and acceptances of other banks.....	11.02	19.45	20	12.65	22.98	13	12.33	22.17	13	13	19.53	28	13.81	20.32	33
Commercial and industrial loans .....	0.86	6.58	27	0.97	6.23	30	0.97	6.13	29	0.99	7.13	23	0.98	7.36	22
Loans to individuals.....	0	0.51	22	0	0.63	22	0	0.65	22	0	0.81	21	0	1.02	20
Credit card loans.....	0	0.38	11	0	0.31	11	0	0.32	11	0	0.37	11	0	0.46	12
Agricultural loans.....	58.76	8.42	96	54.70	9.11	95	55.27	9.09	95	53.81	9.85	96	52.99	9.66	94
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	103.48	383.43	8	94.80	387.92	10	96.33	381.27	10	98.62	391.26	11	107.78	379.80	12
Real estate loans secured by 1–4 family.....	55.39	124.74	24	55.13	130.23	24	54.96	125.03	25	59.34	138.18	25	68.22	137.84	25
Revolving .....	3.54	15.53	23	4.35	18.32	25	3.93	17.42	25	5.78	21.26	27	8.34	23.33	29
Closed-end.....	51.85	107.54	25	50.78	110.40	26	51.03	106.14	25	53.56	115.20	24	59.88	112.79	25
Commercial real estate loans .....	47.93	238.58	9	39.51	237.16	12	41.22	234.65	11	39.11	229.44	14	39.40	219.72	14
Construction and land development.....	5.28	36.07	12	5.20	36.48	15	5.26	35.62	14	4.53	34.95	15	4.86	35.36	17
1–4 family.....	0.69	7.44	24	0.58	6.64	23	0.58	6.34	21	0.78	6.61	26	0.92	7.04	30
Other.....	4.59	28.34	12	4.62	28.60	17	4.68	28.16	15	3.76	27.32	13	3.94	27.26	17
Multifamily.....	10.28	35.29	21	7.10	32.93	17	8.23	32.74	17	6.30	31.04	15	5.05	27.85	16
Nonfarm nonresidential .....	32.37	156.30	12	27.21	156.60	13	27.73	155.06	14	28.28	152.10	15	29.49	147.22	15
Owner-occupied.....	8.37	52.63	13	8.05	52.43	15	8.24	52.37	14	8.53	53.07	18	8.66	54.89	18
Other.....	24.01	100.99	12	19.16	101.87	13	19.49	100.54	13	19.75	97.41	15	20.83	91.80	16
Real estate loans secured by farmland.....	0.15	3.67	31	0.15	3.43	30	0.15	3.44	30	0.16	3.60	30	0.15	4.02	34
Loans to depository institutions and acceptances of other banks.....	0.26	0.20	85	0	0.31	30	0	0.28	62	0.01	0.44	62	0.05	0.54	67
Commercial and industrial loans .....	38.93	116.17	9	37.87	150.16	9	37.79	139.91	8	39.80	122.02	12	46.22	128.82	13
Loans to individuals.....	3.03	36.56	20	2.91	36.83	20	2.99	37.47	20	3.03	43.51	16	3.27	42.67	19
Credit card loans.....	0	2.58	22	0	3.28	22	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans.....	0	2.03	11	0	1.99	11	0	1.88	11	0	2.18	11	0	2.72	12
Other loans and leases.....	207.62	47.63	95	163.70	49.92	94	169.44	49.54	95	164.78	52.44	93	177.31	51.79	95
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	11.88	29.25	12	11.20	26.62	14	11.48	27.32	13	10.58	26.45	14	9.70	24.79	16
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	41.98	187.63	9	33.51	186.45	12	35.18	183.76	11	32.39	178.57	13	32.47	167.93	14
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	50.35	244.92	9	41.56	243.47	11	43.42	240.85	11	40.92	236.10	13	41.13	225.98	13

## Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	46.97	12.31	99	48.64	10.21	98	54.08	11.17	98	47.52	7.63	98	51.58	7.80	98
Liquid assets .....	52.11	29.12	91	51.94	24.65	89	56.20	26.22	92	53.44	22.44	92	52.42	22.72	91
Investment securities .....	34.33	20.37	90	38.52	17.19	96	34.71	17.85	95	37.20	16.99	96	38.72	17.27	96
Net loans and leases .....	23.25	58.81	4	21.40	63	6	19.75	61.58	4	22.88	63.77	7	24.49	63.98	7
Net loans, leases and standby letters of credit .....	24.24	59.61	3	22.76	63.89	6	20.92	62.48	4	24.65	64.84	7	26.37	65.07	7
Core deposits .....	30	75.52	3	27.61	69.20	6	27.41	70.67	6	26.19	63.09	8	22.24	62.13	7
Noncore funding .....	59.09	10.15	98	60.83	15.53	98	61.60	14.13	98	61.58	19.36	98	66.39	21.34	98
Time deposits of \$250K or more .....	0.40	1.67	11	0.82	2.35	20	0.41	2.11	11	0.52	2.94	8	0.31	2.89	6
Foreign deposits .....	53.54	0.33	99	52.19	0.36	99	56.81	0.36	99	53.04	0.43	99	56.49	0.47	99
Federal funds purchased and repos .....	0.34	1.19	38	1.63	1.44	67	0.18	1.47	30	0.65	1.94	44	1.97	1.97	66
Secured federal funds purchased .....	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold) .....	-0.18	0.54	14	0.62	0.59	60	-0.76	0.54	11	0.13	0.48	40	1.08	0.54	63
Commercial paper .....	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less .....	3.62	0.88	90	4.45	1.75	86	2.65	1.24	79	5.05	3.01	73	6.10	3.67	78
Earning assets that reprice within 1 year .....	49.79	38.80	79	53.05	38.76	87	51.18	39.38	80	52.61	39.29	85	56.34	40.29	88
Interest-bearing liabilities that reprice within 1 year .....	1.41	6.64	6	3.89	8.86	18	3.26	8.20	15	9.63	10.19	55	13.12	10.01	73
Long-term debt that reprices within 1 year .....	0	0.27	31	0	0.52	27	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year .....	48.37	30.83	87	49.16	27.76	92	47.92	29.11	89	42.98	26.63	89	43.21	27.38	84
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	27.37	-3.31	94	29.21	6.19	90	19.62	3.20	87	32.60	14.45	88	36.59	16.62	89
Net short-term noncore funding dependence .....	-94.15	-9.17	2	-92.98	-2.71	3	-125.56	-4.76	2	-75.05	3.38	2	-75.49	4.66	5
Short-term investment / Short-term noncore funding .....	891.87	304.29	90	494.56	149.65	91	904.78	184.19	96	313.53	77.77	95	245.41	66.46	92
Liquid assets - short-term noncore funding / Nonliquid assets .....	97.82	36.72	92	87.63	24.47	90	114.67	28.18	93	82.21	16.97	92	66	16.04	89
Net loans and leases / Total deposits .....	27.70	73.05	2	26.55	82.06	2	23.33	79.43	2	28.69	90.31	2	30.98	90.08	3
Net loans and leases / Core deposits .....	77.49	78.83	51	77.53	92.26	25	72.04	88.34	21	87.37	103.93	28	110.13	105	68
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	-0.95	0.50	8	-0.07	1.73	4	0.06	1.57	19	-0.35	0.72	4	-0.91	-0.82	36
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	2.64	1.06	81	8.31	4.54	86	8	4.31	85	1.52	1.36	61	-1.59	-1.98	60
Structured notes appreciation (depreciation) / Tier 1 capital .....	0			0			0.02			0			-0.05		
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	34.49	13.65	80	27.36	11.41	78	28.78	11.38	79	23.62	12.67	72	27.95	16.19	68
Available-for-sale securities .....	65.51	84.59	19	72.64	86.72	23	71.22	87.23	21	76.38	85.40	28	72.05	81.88	32
U.S. Treasury securities .....	4.58	6.01	65	7.28	5.26	75	4.90	4.72	71	9.21	6.15	72	10.33	6.99	72
US agency securities (excluding mortgage-backed securities) .....	4.01	4.24	64	6.27	3.94	73	5.78	4.01	73	6.06	3.49	76	5.72	4.02	72
Municipal securities .....	6.46	8.38	54	4.44	9.87	46	5.23	9.83	46	3.19	7.75	44	1.32	9.16	30
Mortgage-backed securities .....	41.02	66.09	15	37.65	66.61	12	38.51	66.64	14	41.49	67.43	16	39.41	65.45	16
Asset-backed securities .....	10.90	2.45	87	7.18	1.91	84	7.92	1.91	88	8.12	1.66	87	7.43	2.05	86
Other debt securities .....	33.02	3.01	97	37.18	2.93	97	37.66	3.01	97	31.93	2.94	94	35.80	2.79	97
Mutual funds and equity securities .....	0	0.29	27	0	0.38	13	0	0.35	13	0	0.40	13	0	0.42	11
Debt securities 1 year or less .....	38.72	8.18	96	47.22	11.25	95	46.52	10.55	95	45.59	11.86	93	58.72	11.91	93
Debt securities 1 to 5 years .....	26.27	17.39	73	23.28	17.70	64	21.67	17.03	64	28.25	17.94	74	29.82	19.18	72
Debt securities over 5 years .....	35.01	72.07	9	29.50	68.10	9	31.82	69.86	11	26.16	66.02	12	11.47	64.73	3
Pledged securities .....	67.31	33.37	89	53.88	37.16	73	60.03	35.67	78	67.54	30.57	91	61.66	33.30	84
Structured notes, fair value .....	0	0.06	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	7.37	64.27	27	38.76	124.80	32	41.40	183.32	30	-4.65	26.69	31	-8.57	6.77	28
Investment securities .....	-0.90	32.48	11	16.51	20.30	51	15.93	23.62	41	-0.59	11.75	26	9.52	9.42	65
Core deposits .....	20.83	16.96	71	34.40	26	80	30.04	26.88	69	21.88	11.23	81	-18.42	7.29	3
Noncore funding .....	8.01	-21.64	87	19.45	-6.57	83	24.29	-12.18	88	-4.01	6.59	33	0.84	10.67	31

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec) .....			28,938,468	24,406,103	25,022,993
Commit: Secured commercial real estate loans .....	371,856	296,859	307,017	253,186	308,246
Commit: Unsecured real estate loans .....	104,383	87,408	77,251	115,835	98,834
Credit card lines (reported semiannually, June/Dec) .....	0	0	0	0	0
Securities underwriting .....	1,675,396	2,065,274	1,994,952	2,416,732	2,485,406
Standby letters of credit .....	73,068	46,948	54,579	30,822	29,695
Commercial and similar letters of credit .....	180,619,407	148,348,802	157,478,011	138,085,923	128,904,790
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	0	0	0	0	0
Written options contracts (interest rate) .....	209,513	370,618	275,850	353,949	716,628
Purchased options contracts (interest rate) .....	287,192	254,918	225,850	205,949	166,628
Interest rate swaps .....	15,555,941	15,096,027	14,839,191	13,155,180	12,018,325
Futures and forward foreign exchange .....	285,093,292	248,245,990	311,346,203	288,251,252	276,460,893
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	5,652,584
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	759,105	681,474	745,406	640,341	483,410

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....						17.02	22.01	37	17.84	23.52	34	18.93	24.05	42	
Standby letters of credit .....	0.99	0.66	78	1.36	0.72	84	1.17	0.71	79	1.77	0.84	85	1.88	0.92	85
Commercial and similar letters of credit .....	0.04	0.02	83	0.03	0.02	77	0.03	0.02	76	0.02	0.02	73	0.02	0.02	66
Securities lent .....	106.82	0.10	97	97.55	0.23	97	92.63	0.18	97	100.92	0.40	97	97.50	0.62	97
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.24	28	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.18	35	0	0.24	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.13	35	0	0.35	33	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts .....	178.55	47.31	90	174.02	51.49	90	192.60	48.62	89	221.16	68.47	88	223.50	65.81	89
Interest rate contracts .....	9.49	35.15	36	10.34	36.10	29	9.02	34.36	27	10.02	47.31	30	9.76	43.84	37
Interest rate futures and forward contracts .....	0	4.39	13	0	8.89	13	0	6.21	12	0	10.67	11	0	11.40	13
Written options contracts (interest rate) .....	0.12	1.69	29	0.24	2.33	30	0.16	2.18	26	0.26	2.47	39	0.54	2.16	54
Purchased options contracts (interest rate) .....	0.17	1.29	54	0.17	1.45	54	0.13	1.46	51	0.15	2.65	53	0.13	2.32	55
Interest rate swaps .....	9.20	20.27	43	9.93	20.71	38	8.73	20.83	36	9.61	28.86	34	9.09	26.74	36
Foreign exchange contracts .....	168.61	6.12	93	163.23	5.79	93	183.14	6.01	93	210.67	10.12	92	213.38	10.92	92
Futures and forward foreign exchange contracts .....	168.61	3.76	95	163.23	3.70	95	183.14	3.47	96	210.67	5.23	96	209.10	5.22	96
Written options contracts (foreign exchange) .....	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange) .....	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps .....	0	0.76	39	0	0.73	39	0	0.77	39	0	2.03	38	4.28	2.17	91
Equity, commodity, and other derivative contracts .....	0.45	0.91	78	0.45	1.80	77	0.44	1.86	76	0.47	3.32	74	0.37	4.08	72
Commodity and other futures and forward contracts .....	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other) .....	0	0.31	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other) .....	0	0.21	39	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps .....	0.45	0.30	83	0.45	0.31	81	0.44	0.32	82	0.47	0.38	81	0.37	0.40	80
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....							86.38	42.82	86	78.59	45.53	81	78.12	44.93	82

**Derivative Instruments**

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	301,905,043	264,649,027	327,432,500	302,606,671	295,498,468
Interest rate contracts .....	16,052,646	15,721,563	15,340,891	13,715,078	12,901,581
Foreign exchange contracts .....	285,093,292	248,245,990	311,346,203	288,251,252	282,113,477
Equity, commodity, and other contracts .....	759,105	681,474	745,406	640,341	483,410
<b>Derivatives Position</b>					
Futures and forwards .....	285,093,292	248,245,990	311,346,203	288,251,252	276,460,893
Written options .....	209,513	370,618	275,850	353,949	716,628
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	209,513	370,618	275,850	353,949	716,628
Purchased options .....	287,192	254,918	225,850	205,949	166,628
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	287,192	254,918	225,850	205,949	166,628
Swaps .....	16,315,046	15,777,501	15,584,597	13,795,521	18,154,319
Held for trading .....	290,926,644	249,332,602	311,817,091	292,516,266	283,579,187
Interest rate contracts .....	11,549,410	10,213,784	10,573,280	8,976,849	7,711,188
Foreign exchange contracts .....	279,377,234	239,118,818	301,243,811	283,539,417	275,867,999
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded .....	10,978,399	15,316,425	15,615,409	10,090,405	11,919,281
Interest rate contracts .....	4,503,236	5,507,779	4,767,611	4,738,229	5,190,393
Foreign exchange contracts .....	5,716,058	9,127,172	10,102,392	4,711,835	6,245,478
Equity, commodity, and other contracts .....	759,105	681,474	745,406	640,341	483,410
Derivative contracts (excluding futures and FX 14 days or less) .....	325,021,468	280,959,008	346,476,329	310,246,871	300,778,233
One year or less .....	309,104,471	265,281,238	331,080,117	297,311,387	288,046,039
Over 1 year to 5 years .....	8,991,810	8,393,191	9,207,738	7,291,505	7,702,604
Over 5 years .....	6,925,187	7,284,579	6,188,474	5,643,979	5,029,590
Gross negative fair value (absolute value) .....	2,756,729	2,500,796	4,882,821	3,312,922	2,388,421
Gross positive fair value .....	3,004,194	2,613,170	4,558,259	3,387,642	2,563,474
Held for trading .....	2,826,737	2,565,945	4,534,397	3,284,114	2,225,449
Non-traded .....	177,457	47,225	23,862	103,528	338,025
Current credit exposure on risk-based capital derivative contracts .....	2,157,605	1,417,621	2,918,321	2,186,457	1,340,628
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due .....	0	0	277	417	128
90+ days past due .....	0	0	0	16	0

## Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	5.32	94.10	1	5.94	94.62	1	4.69	94.10	1	4.53	93.44	1	4.37	92.91	1
Foreign exchange contracts .....	94.43	3.22	98	93.80	3.07	98	95.09	3.49	98	95.26	3.20	98	95.47	3.39	98
Equity, commodity, and other contracts .....	0.25	1.21	71	0.26	1.18	70	0.23	1.17	68	0.21	1.64	66	0.16	1.93	65
Futures and forwards .....	94.43	12.59	97	93.80	14.59	98	95.09	14.05	98	95.26	13.49	98	93.56	12.78	98
Written options .....	0.07	7.18	16	0.14	8.60	16	0.08	8.18	14	0.12	5.91	16	0.24	6.60	18
Exchange-traded .....	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter .....	0.07	6.91	16	0.14	8.13	16	0.08	7.73	15	0.12	5.10	18	0.24	5.49	22
Purchased options .....	0.10	3.41	42	0.10	3.51	40	0.07	3.42	39	0.07	4.42	38	0.06	4.19	40
Exchange-traded .....	0	0.12	41	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter .....	0.10	3.01	45	0.10	2.98	43	0.07	2.86	43	0.07	3.35	41	0.06	3.20	44
Swaps .....	5.40	71.71	9	5.96	67.37	9	4.76	68.76	9	4.56	69.75	9	6.14	70.34	6
Held for trading .....	96.36	40.70	83	94.21	43.02	80	95.23	43.53	83	96.67	44.16	82	95.97	46.31	82
Interest rate contracts .....	3.83	34.66	45	3.86	36.62	40	3.23	36.62	40	2.97	37.24	39	2.61	38.40	39
Foreign exchange contracts .....	92.54	1.55	98	90.35	1.45	98	92	1.60	98	93.70	1.60	98	93.36	1.85	98
Equity, commodity, and other contracts .....	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded .....	3.64	59.30	16	5.79	56.98	19	4.77	56.47	16	3.33	55.84	17	4.03	53.69	17
Interest rate contracts .....	1.49	56.22	14	2.08	54.32	13	1.46	53.82	14	1.57	52.22	14	1.76	50.60	16
Foreign exchange contracts .....	1.89	0.36	89	3.45	0.39	90	3.09	0.46	89	1.56	0.34	88	2.11	0.57	89
Equity, commodity, and other contracts .....	0.25	0.11	86	0.26	0.10	86	0.23	0.10	85	0.21	0.13	84	0.16	0.16	83
Derivative contracts (excluding futures and forex 14 days or less) .....	107.66	91.91	91	106.16	90.28	89	105.82	91.48	88	102.52	93.86	83	101.79	94.47	83
One year or less .....	102.38	27.90	97	100.24	31.66	96	101.11	32.05	96	98.25	32.17	91	97.48	32.51	91
Over 1 year to 5 years .....	2.98	29.78	16	3.17	27.15	14	2.81	27.06	11	2.41	30.45	16	2.61	31.16	11
Over 5 years .....	2.29	29.19	18	2.75	28.15	16	1.89	29.56	13	1.87	28.09	14	1.70	28.71	15
Gross negative fair value (absolute value) .....	0.91	1.18	43	0.94	1.65	44	1.49	1.55	57	1.09	0.83	66	0.81	0.72	57
Gross positive fair value .....	1	1.59	25	0.99	2.48	17	1.39	2.23	28	1.12	1.19	53	0.87	0.85	52
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.25	0.05	91	0.23	0.07	90	0.45	0.07	91	0.33	0.06	91	0.25	0.06	91
Gross positive fair value (X) .....	0.27	0.06	91	0.24	0.10	90	0.42	0.09	92	0.33	0.07	91	0.27	0.06	91
Held for trading (X) .....	0.26	0.05	91	0.24	0.07	90	0.42	0.07	92	0.32	0.06	91	0.23	0.05	90
Non-traded (X) .....	0.02	0.01	71	0	0.02	37	0	0.02	28	0.01	0.01	72	0.04	0.01	94
Current credit exposure (X) .....	0.20	0.05	90	0.13	0.07	80	0.27	0.06	92	0.22	0.05	90	0.14	0.04	88
Credit losses on derivative contracts .....	0	0	46	0	0	44	0	0	43	0	0	45	0	0	47
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	48	0	0	46	0	0	96	0	0	96	0	0	96
90+ days past due .....	0	0	47	0	0	47	0	0	47	0	0	97	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	2.53	0.59	90	1.92	0.91	83	3.76	0.85	92	3.12	0.73	89	1.98	0.53	88

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018	
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>										
Beginning balance .....		190,680		104,525		104,525		112,581		131,239
Gross losses .....		504		2,975		9,644		6,491		10,136
Write-downs, transfers to loans held-for-sale .....		0		0		0		0		0
Recoveries .....		5,800		5,322		6,502		7,229		9,057
Net losses .....		-5,296		-2,347		3,142		-738		1,079
Provision for loan and lease losses .....		-52,101		110,897		91,713		-8,771		-17,544
Adjustments .....		-5		-2,414		-2,416		-23		-35
Ending balance .....		143,870		215,355		190,680		104,525		112,581
Memo: Allocated transfer risk reserve (ATTRR) .....		0		0		0		0		0
<b>Analysis Ratios</b>										
Provision for loan and lease losses / Average assets .....	-0.05	-0.12	63	0.11	0.66	6	0.07	0.51	5	-0.01
Provision for loan and lease losses / Average loans and leases .....	-0.19	-0.21	42	0.44	1.06	16	0.27	0.82	10	-0.03
Provision for loan and lease losses / Net loan and lease losses .....	983.78	-65.12	91	-4,725.05	587.54	1	2,918.94	487.86	96	1,188.48
Allowance for loan and lease losses / Total loans and leases not held for sale .....	0.37	1.32	3	0.66	1.58	8	0.56	1.58	6	0.33
Allowance for loan and lease losses / Total loans and leases .....	0.36	1.30	5	0.66	1.55	8	0.56	1.55	6	0.33
Allowance for loan and lease losses / Net loans and leases losses (X) .....	17.40				11.29		60.69	11.58	93	
Allowance for loan and lease losses / Nonaccrual assets .....	102.01	330.05	10	219.76	301.93	43	144.77	299.17	20	124.99
ALLL / 90+ days past due + nonaccrual loans and leases .....	93.26	271.93	14	202.06	249.38	45	135.61	244.34	27	114.84
Gross loan and lease losses / Average loans and leases .....	0	0.20	0	0.01	0.35	3	0.03	0.34	6	0.02
Recoveries / Average loans and leases .....	0.02	0.08	20	0.02	0.07	21	0.02	0.07	17	0.02
Net losses / Average loans and leases .....	-0.02	0.12	8	-0.01	0.28	3	0.01	0.27	6	0
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	45	0	0	44	0
Recoveries / Prior year-end losses .....	60.14	25.09	89	81.99	24.77	96	100.17	33.98	96	71.32
Earnings coverage of net loan and lease losses (X) .....	-273.49	26.30	3	-581.64	20.97	1	547.21	22.91	96	-2,622.41
<b>Net Loan and Lease Losses By Type</b>										
Real estate loans .....	-0.04	0.02	10	-0.02	0.04	12	0.04	0.04	59	-0.03
Real estate loans secured by 1–4 family .....	-0.07	-0.01	11	-0.02	0.01	22	-0.02	0.01	22	-0.04
Revolving .....	0.07	-0.07	88	0.40	0.01	94	0.33	0.01	93	-0.43
Closed-end .....	-0.08	-0.01	6	-0.05	0.01	11	-0.05	0	9	0
Commercial real estate loans .....	0	0.04	33	-0.01	0.06	7	0.13	0.07	79	-0.01
Construction and land development .....	0	0.01	64	-0.11	0	6	-0.08	0	7	-0.10
1–4 family .....	0	0	57	0	0	59	0	0	59	0
Other .....	0	0.01	63	-0.11	0	3	-0.08	0	4	-0.10
Multifamily .....	0	0.01	52	0	0	58	0	0	58	0
Nonfarm nonresidential .....	0	0.05	34	0	0.08	17	0.20	0.11	79	0
Owner-occupied .....	0	0.01	46	0	0.02	30	0.20	0.02	96	0
Other .....	0	0.04	37	0	0.05	30	0	0.08	24	0
Real estate loans secured by farmland .....	0	-0.01	55	0	0.04	46	0	0.02	46	-0.50
Commercial and industrial loans .....	-0.03	0.19	11	-0.05	0.46	1	-0.04	0.47	1	0.06
Loans to individuals .....	0.72		0.13	1.25	7	0.09	1.13	6		1.17
Credit card loans .....	2.27			3.33			2.92			3.11
Agricultural loans .....	0.02			0.11			0.19			0.08
Loans to foreign governments and institutions .....	0			0			0			0
Other loans and leases .....	0	0.09	23	0	0.14	36	0	0.15	36	0

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018	
<b>30+ Days Past Due and Nonaccrual Assets</b>										
30–89 days past due loans and leases .....		94,005		55,260		98,464		87,987		151,399
90+ days past due loans and leases .....		13,231		8,588		8,893		7,384		16,377
Nonaccrual loans and leases .....		141,036		97,994		131,712		83,630		109,287
Total past due and nonaccrual loans and leases .....		248,272		161,842		239,069		179,001		277,063
Restructured 30–89 days past due .....		0		200		5,782		227		1,868
Restructured 90+ days past due .....		0		0		0		0		1,994
Restructured nonaccrual .....		73,484		67,459		38,861		54,872		64,588
Total restructured loans and leases .....		73,484		67,659		44,643		55,099		68,450
30–89 days past due loans held for sale .....		199		0		0		0		0
90+ days past due loans held for sale .....		0		0		0		0		0
Nonaccrual loans held for sale .....		5,381		0		0		0		0
Total past due and nonaccrual loans held for sale .....		5,580		0		0		0		0
Restructured loans and leases in compliance .....		23,251		32,817		23,510		27,562		31,290
Other real estate owned .....		160		942		660		3,138		8,436
<b>Other Assets</b>										
30–89 days past due .....		0		0		0		0		0
90+ days past due .....		0		0		0		0		0
Nonaccrual .....		0		0		0		0		0
Total other assets past due and nonaccrual .....		0		0		0		0		0
<b>Percent of Loans and Leases</b>										
30–89 days past due loans and leases .....	0.24	0.29	51	0.17	0.37	32	0.29	0.39	45	0.28
90+ days past due loans and leases .....	0.03	0.09	53	0.03	0.13	45	0.03	0.12	44	0.02
Nonaccrual loans and leases .....	0.36	0.54	31	0.30	0.66	19	0.39	0.66	27	0.27
90+ days past due and nonaccrual loans and leases .....	0.39	0.68	27	0.33	0.84	12	0.42	0.85	20	0.29
30–89 days past due restructured .....	0	0.01	19	0	0.01	39	0.02	0.01	75	0
90+ days past due restructured .....	0	0	30	0	0.01	28	0	0.01	29	0
Nonaccrual restructured .....	0.19	0.12	74	0.21	0.14	71	0.12	0.13	54	0.17
30–89 days past due loans held for sale .....	0	0	82	0	0	40	0	0	38	0
90+ days past due loans held for sale .....	0	0	42	0	0	40	0	0	41	0
Nonaccrual loans held for sale .....	0.01	0	87	0	0	38	0	0.01	38	0
<b>Percent of Loans and Leases and Other Assets</b>										
<b>30+ Days Past Due and Nonaccrual</b>										
30–89 days past due assets .....	0.24	0.29	51	0.17	0.37	32	0.29	0.40	45	0.28
90+ days past due assets .....	0.03	0.09	52	0.03	0.13	44	0.03	0.12	44	0.02
Nonaccrual assets .....	0.36	0.55	30	0.30	0.67	18	0.39	0.67	27	0.27
30+ days past due and nonaccrual assets .....	0.63	1	31	0.49	1.25	14	0.71	1.29	26	0.57
<b>Percent of Total Assets</b>										
90+ days past due and nonaccrual assets .....	0.09	0.40	9	0.07	0.52	3	0.08	0.52	4	0.07
90+ days past due and nonaccrual assets + other real estate owned .....	0.09	0.42	9	0.07	0.55	3	0.08	0.55	3	0.07
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>										
Total assets .....	0.10	0.48	7	0.09	0.61	3	0.10	0.60	5	0.08
Allowance for loan and lease losses .....	114.30	67.85	84	61.27	66.38	52	84.78	66.66	75	109.60
Equity capital + allowance for loan and lease losses .....	1.37	4.12	13	1.12	5.10	8	1.36	4.97	9	1.02
Tier 1 capital + allowance for loan and lease losses .....	1.47	4.89	9	1.21	6.26	5	1.47	6.05	8	1.12
Loans and leases + other real estate owned .....	0.42	0.82	24	0.40	0.98	15	0.48	0.97	19	0.36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																
Real estate	30–89 days past due.....	0.04	0.25	13	0.13	0.35	26	0.34	0.39	54	0.32	0.38	50	0.52	0.42	70
	90+ days past due .....	0.01	0.12	45	0	0.17	37	0.01	0.16	43	0.06	0.16	56	0.14	0.22	66
	Nonaccrual.....	1.13	0.60	84	0.67	0.70	54	1.07	0.76	77	0.75	0.46	79	0.98	0.57	81
Commercial and industrial	30–89 days past due.....	0.65	0.24	88	0.06	0.24	27	0.16	0.23	49	0.31	0.31	62	0.29	0.30	58
	90+ days past due .....	0	0.02	53	0.01	0.03	58	0	0.03	35	0.01	0.05	44	0.03	0.05	61
	Nonaccrual.....	0.23	0.65	22	0.67	0.80	46	0.36	0.75	29	0.17	0.83	17	0.15	0.76	13
Individuals	30–89 days past due.....	0.09	0.60	19	0.14	0.74	15	1.60	0.83	84	0.09	0.83	15	1.62	0.84	84
	90+ days past due .....	1.26	0.08	96	0.12	0.11	69	0	0.14	19	0.06	0.17	50	0	0.16	15
	Nonaccrual.....	0.05	0.17	37	0	0.24	17	0	0.28	18	0	0.17	23	0	0.23	17
Depository institution loans	30–89 days past due.....	0	0.03	44		0.01		0	0	46	0	0	47	0	0	47
	90+ days past due .....	0	0	47		0		0	0	46	0	0	49	0	0	47
	Nonaccrual.....	0	0	47		0		0	0	47	0	0	48	0	0	48
Agricultural	30–89 days past due.....		0.11			0.15			0.17			0.24			0.17	
	90+ days past due .....		0			0			0			0			0	
	Nonaccrual.....		0.51			0.72			0.49			0.67			0.75	
Foreign governments	30–89 days past due.....		0			3.73			0			0.07			0.01	
	90+ days past due .....		0			0			0			0			0	
	Nonaccrual.....		0.17			0.04			0.09			0.03			0.06	
Other loans and leases	30–89 days past due.....	0.26	0.11	81	0.22	0.14	73	0.27	0.18	73	0.25	0.20	66	0.46	0.17	84
	90+ days past due .....	0.03	0.01	87	0.04	0.01	86	0.04	0.01	88	0	0.01	65	0	0.01	31
	Nonaccrual.....	0	0.13	20	0	0.19	18	0.02	0.15	44	0	0.13	33	0	0.14	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases—Continued**

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	0.02	0.36	6	0.02	0.51	4	0.44	0.65	41	0.43	0.67	36	0.50	0.71	44
	90+ days past due .....	0	0.25	34	0	0.36	39	0.02	0.33	44	0.02	0.31	42	0.13	0.46	60
	Nonaccrual .....	0.74	0.76	60	1.06	0.91	67	1.03	0.89	66	1.18	0.73	82	1.44	0.86	80
Revolving	30–89 days past due .....	0.20	0.33	35	0.12	0.40	22	1.52	0.48	91	0.40	0.45	47	0.84	0.50	80
	90+ days past due .....	0	0.03	32	0	0.02	64	0	0.03	68	0.18	0.05	87	0.10	0.05	75
	Nonaccrual .....	1.69	1.05	78	2.62	1.28	84	2.53	1.13	85	2.56	1	83	1.31	1.17	74
Closed-end	30–89 days past due .....	0.01	0.36	6	0.02	0.52	4	0.35	0.65	29	0.44	0.70	38	0.46	0.75	36
	90+ days past due .....	0	0.27	36	0.01	0.41	42	0.02	0.38	46	0	0.35	34	0.14	0.53	59
Junior lien	30–89 days past due .....	0.67	0.71	53	0.93	0.89	64	0.91	0.87	60	1.03	0.70	79	1.46	0.84	80
	Nonaccrual .....	0	0.01	13	0	0.02	9	0	0.02	28	0.01	0.02	25	0	0.03	22
	90+ days past due .....	0	0	34	0	0	33	0	0	32	0	0	29	0	0	24
	Nonaccrual .....	0.05	0.04	63	0.06	0.05	65	0.06	0.04	68	0.08	0.04	76	0.15	0.06	81
Commercial real estate	30–89 days past due .....	0.05	0.16	35	0.27	0.21	67	0.21	0.26	58	0.15	0.18	52	0.55	0.17	93
	90+ days past due .....	0.02	0.01	77	0	0.02	25	0	0.02	23	0.14	0.03	88	0.17	0.03	89
	Nonaccrual .....	1.60	0.48	94	0.14	0.53	17	1.13	0.62	80	0.11	0.23	30	0.18	0.28	43
Construction and development	30–89 days past due .....	0	0.15	18	1.90	0.24	95	0.19	0.28	58	0.87	0.28	86	0	0.21	10
	90+ days past due .....	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0.32	0.02	98
	Nonaccrual .....	1.42	0.31	89	0	0.32	10	0	0.41	11	0.50	0.20	85	0.62	0.19	86
1–4 family	30–89 days past due .....	0	0.03	31	0	0.03	29	0	0.03	28	0	0.06	25	0	0.06	25
	90+ days past due .....	0	0	45	0	0	41	0	0	42	0	0	41	0	0	43
	Nonaccrual .....	0	0.02	31	0	0.03	27	0	0.03	27	0	0.02	30	0	0.02	28
Other	30–89 days past due .....	0	0.10	21	1.90	0.17	95	0.19	0.22	66	0.87	0.20	89	0	0.13	14
	90+ days past due .....	0	0	40	0	0	39	0	0	40	0	0.01	35	0.32	0.02	98
	Nonaccrual .....	1.42	0.25	90	0	0.26	12	0	0.35	12	0.50	0.17	87	0.62	0.15	90
Multifamily	30–89 days past due .....	0	0.09	26	0	0.09	24	0	0.09	22	0	0.08	39	0	0.10	18
	90+ days past due .....	0	0	46	0	0	43	0	0	45	0.73	0	99	0.99	0.01	99
	Nonaccrual .....	2.83	0.13	99	0	0.09	20	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due .....	0.08	0.12	52	0.03	0.21	26	0.28	0.23	66	0.07	0.14	34	0.74	0.17	97
	90+ days past due .....	0.03	0.01	79	0	0.02	30	0	0.02	26	0.02	0.03	66	0	0.03	21
	Nonaccrual .....	1.23	0.58	86	0.20	0.68	19	1.68	0.80	87	0.07	0.28	18	0.14	0.30	30
Owner Occupied	30–89 days past due .....	0.02	0.04	45	0.01	0.07	24	0.22	0.07	89	0.05	0.07	48	0.01	0.09	15
	90+ days past due .....	0	0	35	0	0	34	0	0	33	0.02	0.01	77	0	0.01	25
	Nonaccrual .....	0.27	0.20	66	0.07	0.26	21	0.37	0.27	64	0.02	0.16	19	0.01	0.17	14
Other	30–89 days past due .....	0.06	0.07	65	0.02	0.13	37	0.06	0.14	52	0.03	0.07	41	0.73	0.07	98
	90+ days past due .....	0.03	0.01	84	0	0.01	33	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual .....	0.96	0.31	88	0.13	0.36	40	1.32	0.44	90	0.04	0.10	40	0.14	0.13	67
Farmland	30–89 days past due .....	0	0.13	30	0	0.24	26	0	0.11	30	0	0.23	23	0	0.25	23
	90+ days past due .....	0	0.01	44	0	0.01	44	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual .....	0	1.06	21	0	1.49	17	0	1.13	19	0	0.84	19	0	1.23	19
Credit card	30–89 days past due .....		0.79			0.92			0.95			1.19			1.22	
	90+ days past due .....		0.40			0.55			0.63			0.78			0.73	
	Nonaccrual .....		0.08			0.06			0.05			0.11			0.09	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	1,962,512	-1,848,603	-1,832,344	-1,644,544	-696,813										
Retained earnings .....	12,862,448	12,118,306	12,207,688	11,656,707	10,776,756										
Accumulated other comprehensive income (AOCI) .....	114,040	424,518	428,052	-194,613	-453,670										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	11,013,976	10,694,221	10,803,396	9,817,550	9,626,273										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	755,275	767,939	775,663	776,127	767,558										
Accumulated other comprehensive income-related adjustments .....	0	0	0	0	0										
Other deductions from common equity tier 1 capital .....	97,869	51,121	65,493	142,702	128,922										
Subtotal: .....	10,160,832	9,875,161	9,962,240	8,898,721	8,729,793										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	10,160,832	9,875,161	9,962,240	8,898,721	8,729,793										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	884,860	884,860	884,860	1,273,408	882,010										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	884,860	884,860	884,860	1,273,408	882,010										
Less: Additional tier 1 capital deductions .....	22,076	26,856	24,899	20,118	15,122										
Additional tier 1 capital .....	862,784	858,004	859,961	1,253,290	866,888										
<b>Tier 1 Capital</b> .....	11,023,616	10,733,165	10,822,201	10,152,011	9,596,681										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	949,715	1,099,569	949,676	1,099,522	1,099,453										
Non-qualifying capital instruments .....	26,951	53,885	53,889	80,807	107,707										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	195,182	267,882	259,891	124,406	138,191										
Exited advanced approach eligible credit reserves .....	0	0	0	0	0										
Unrealized gains on AFS preferred stock classified as equity .....					0										
Tier 2 capital before deductions .....	1,171,848	1,421,336	1,263,456	1,304,735	1,345,351										
Exited advanced approach tier 2 capital before deductions .....	976,666	1,153,454	1,003,565	1,180,329	1,207,160										
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	1,171,848	1,421,336	1,263,456	1,304,735	1,345,351										
Exited advanced approach tier 2 capital .....	976,666	1,153,454	1,003,565	1,180,329	1,207,160										
Total capital .....	12,195,464	12,154,501	12,085,657	11,456,746	10,942,032										
Exited advanced approach total capital .....	12,000,282	11,886,619	11,825,766	11,332,340	10,803,841										
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	155,998,138	140,045,877	142,434,964	117,896,815	121,720,591										
Less: Deductions from common equity tier 1 capital .....	875,220	845,916	866,055	938,947	911,601										
Less: Other deductions .....	-495,124	-957,792	-888,649	-207,854	406,374										
Total assets for leverage ratio .....	155,618,042	140,157,753	142,457,558	117,165,722	120,402,616										
Total risk-weighted assets .....	85,324,594	73,842,009	77,662,477	70,088,259	67,837,126										
Exited advanced approach total RWA .....	78,079,450	71,013,460	74,460,356	67,526,905	63,914,840										
<b>Capital Ratios</b>	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A .....	11.91	12.59	42	13.37	12.26	77	12.83	12.35	62	12.70	12.11	70	12.87	12.09	71
Common equity tier 1 capital, column B .....	13.01	0.29	96	13.91	0.29	98	13.38	0.30	97	13.18	0.29	96	13.66	0.52	98
Tier 1 capital, column A .....	12.92	13.31	52	14.54	12.97	78	13.93	13.08	74	14.48	12.78	77	14.15	12.85	78
Tier 1 capital, column B .....	14.12	0.33	94	15.11	0.33	96	14.53	0.34	94	15.03	0.34	96	15.01	0.60	97
Total capital, column A .....	14.29	15.21	38	16.46	15.12	77	15.56	15.23	63	16.35	14.36	81	16.13	14.45	78
Total capital, column B .....	15.37	0.36	94	16.74	0.38	96	15.88	0.39	93	16.78	0.38	97	16.90	0.67	97
Tier 1 leverage .....	7.08	9.07	5	7.66	9.05	10	7.60	9.13	9	8.66	9.76	18	7.97	9.71	8
Supplementary leverage ratio, advanced approaches HCs .....	8.38	6.90	87	8.84	8.70	57	8.55	8.72	52	7.61	7.41	66	7.04	7.31	50

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....		0			0			0			0			0			
Total property and casualty assets .....		0			0			0			0			0			
Reinsurance recoverables (P/C) .....																	
Total life and health assets .....		0			0			0			0			0			
Reinsurance recoverables (L/H) .....																	
Separate account assets (L/H) .....		0			0			0			0			0			
Total insurance underwriting equity .....		0			0			0			0			0			
Total property and casualty equity .....		0			0			0			0			0			
Total life and health equity .....		0			0			0			0			0			
Total insurance underwriting net income .....		0			0			0			0			0			
Total property and casualty .....		0			0			0			0			0			
Total life and health .....		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C) .....		0			0			0			0			0			
Unearned premiums (P/C) .....		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H) .....		0			0			0			0			0			
Separate account liabilities (L/H) .....		0			0			0			0			0			
Insurance activities revenue .....		0			0			0			0			0			
Other insurance activities income .....		0			0			0			0			0			
Insurance and reinsurance underwriting income .....		0			0			0			0			0			
Premiums .....		0			0			0			0			0			
Credit related insurance underwriting .....		0			0			0			0			0			
Other insurance underwriting .....		0			0			0			0			0			
Insurance benefits, losses, expenses .....		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries .....		0			0			0			0			0			
Life insurance assets .....		1,609,728			1,560,062			1,573,478			1,523,621			0		3.18	

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct													
<b>Analysis Ratios</b>																			
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36				
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	53.46			54.17			53.67			51.47			56.12						
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	46.54			45.83			46.33			48.53			43.88						
Separate account assets (L/H) / Total life assets .....	13.15			11.09			11.24			7.26			8.53						
Insurance activities revenue / Adjusted operating income .....	0	0.38	11	0	0.41	12	0	0.41	11	0	0.47	11	0	0.47	10				
Premium income / Insurance activities revenue .....	2.90			2.06			2.84			7.32			4.86						
Credit related premium income / Total premium income .....	31.14			40.11			38.23			34.91			44.54						
Other premium income / Total premium income .....	68.86			59.89			61.77			65.09			55.46						
Insurance underwriting net income / Consolidated net income .....	0	0.02	44	0	0.03	43	0	0.03	44	0	0.08	39	0	0.08	42				
Insurance net income (P/C) / Equity (P/C) .....	28.21			10.18			15.59			19.86			15.64						
Insurance net income (L/H) / Equity (L/H) .....	5.51			5.32			3.62			5.13			1.99						
Insurance benefits, losses, expenses / Insurance premiums .....	-364.02			654.61			447.82			233.61			160.49						
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0			0.07			0.15			0.17						
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0			0.15			2.31						
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42				
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	14.41	11.72	60	14.25	11.07	62	14.29	11.03	62	14.86	11.51	65	0	0	10.22	5			
<b>Broker-Dealer Activities</b>																			
Net assets of broker-dealer subsidiaries (\$000) .....		125,719			110,307			112,312			98,871			88,449					
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0.07	0.44	82	0.07	0.75	81	0.07	0.75	79	0.07	1.39	76	0.07	1.79	75				

## Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases .....	2,178,848	1,440,473	1,275,821	1,452,007	2,155,415
Real estate loans.....	75	140	131	195	252
Commercial and industrial loans .....	163,441	169,831	126,789	183,344	118,470
Loans to depository institutions and other banks acceptances .....	28,577	0	27	1,266	5,019
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	129	301	261	841	845
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	1,986,626	1,270,201	1,148,613	1,266,361	2,030,829
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	17,174,120	19,905,375	20,358,191	14,721,983	17,103,832
Interest-bearing bank balances .....	30,848,294	27,476,289	30,436,259	25,722,630	19,504,815
Total selected foreign assets .....	50,201,262	48,822,137	52,070,271	41,896,620	38,764,062
Total foreign deposits .....	90,522,495	79,364,800	96,580,696	72,577,683	74,688,114
Interest-bearing deposits .....	68,192,823	61,345,636	71,198,527	60,400,334	66,467,956
Non-interest-bearing deposits .....	22,329,672	18,019,164	25,382,169	12,177,349	8,220,158

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans .....	1.69	0.63	81	1.59	0.88	74	1.59	0.87	74	3.06	1.25	77	3.04	1.17	77
Cost: Interest-bearing deposits .....	-0.11	0.12	11	0	0.48	7	-0.03	0.42	7	0.57	1.19	13	0.50	0.97	31

## Net Losses as a Percent of Foreign Loans by Type

Real estate loans .....		0.18		6.51			5.18			27.03				27.29	
Commercial and industrial loans .....		0.86		0.43			0.64			0.29				1.53	
Foreign governments and institutions .....		0		0			0			0				0	

## Growth Rates

Net loans and leases .....	51.26	-0.16	88	20.08	-0.58	80	-12.13	-2.40	30	-32.63	22.48	5	79.65	7.24	91
Total selected assets .....	2.82	3.36	55	24.17	2.65	81	24.28	2.04	77	8.08	12.40	65	-13.54	3.24	21
Deposits .....	14.06	10.74	55	21.33	-1.43	77	33.07	3.46	90	-2.83	10.36	26	-1.14	5	48

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities .....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables .....		0	0	0	0	0	0	
Auto loans .....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases .....		0	0	0	0	0	0	
Retained credit exposure .....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables .....		0	0	0	0	0	0	
Auto loans .....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases .....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance) .....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables .....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits .....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>								
Securitization activities .....		0	0	0	0	0	0	0
1–4 family residential loans .....		0	0	0	0	0	0	0
Home equity lines .....		0	0	0	0	0	0	0
Credit card receivables .....		0	0	0	0	0	0	0
Auto loans .....		0	0	0	0	0	0	0
Commercial and Industrial loans .....		0	0	0	0	0	0	0
All other loans and leases .....		0	0	0	0	0	0	0
Asset-backed commercial paper conduits .....		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables .....								
Auto loans and other consumer loans .....								
Commercial and industrial loans .....								
All other loans and leases .....								

## **Servicing, Securitization and Asset Sale Activities—Part 2**

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans .....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans .....					
Home equity lines .....					
Credit card receivables.....					
Commercial and industrial loans .....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure .....	0	0	0	0	0
Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines .....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
<b>90+ Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines .....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets .....	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
<b>Net Losses on Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines .....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

**Servicing, Securitization and Asset Sale Activities—Part 3**

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	265,289	616,222	946,479	2,139,241	1,292,753	-56.95	4.88
Dividends .....	250,000	575,000	900,000	2,024,132	1,200,868	-56.52	11.11
Interest .....	15,289	41,222	46,479	115,109	91,885	-62.91	-45.27
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	49	142	160	662	0	-65.49	-85.92
Dividends .....	49	142	160	662	0	-65.49	
Interest .....	0	0	0	0	0		-100.00
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....	0	0	0	0	0		
Dividends .....	0	0	0	0	0		
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Total income from subsidiaries .....	265,338	616,364	946,639	2,139,903	1,292,753	-56.95	4.76
Securities gains (losses) .....	0	0	0	0	0		
Other operating income .....	25,941	12,957	19,447	16,151	-8,701	100.21	168.96
Total operating income .....	291,279	629,321	966,086	2,156,054	1,284,052	-53.72	10.78
<b>Operating Expenses</b>							
Personnel expenses .....	5,261	535	665	820	773	883.36	
Interest expense .....	93,162	101,322	134,611	117,732	54,471	-8.05	165.15
Other expenses .....	-6,378	-3,155	-4,832	31,675	59,011		
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	92,045	98,702	130,444	150,227	114,255	-6.74	53.24
Income (loss) before taxes .....	199,236	530,277	835,175	2,009,588	1,169,797	-62.43	-1.79
Applicable income taxes (credit) .....	-22,207	-21,521	-28,167	-24,280	-24,599		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	221,443	551,798	863,342	2,033,868	1,194,396	-59.87	-1.77
Equity in undistributed income of subsidiaries .....	917,410	416,567	345,968	-541,652	361,971	120.23	69.72
Bank subsidiaries .....	903,197	401,447	326,041	-559,940	336,656	124.99	74.73
Nonbank subsidiaries .....	14,213	15,120	19,927	18,288	25,315	-6.00	-39.89
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	1,138,853	968,365	1,209,310	1,492,216	1,556,367	17.61	48.68
<b>Memoranda</b>							
Bank net income .....	1,153,197	976,447	1,226,041	1,464,192	1,537,524	18.10	55.44
Nonbank net income .....	14,262	15,262	20,087	18,950	25,315	-6.55	-39.68
Subsidiary holding companies' net income .....	0	0	0	0	0		

## Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		14,882,649	89.94	13,632,999	79.12	13,745,347	80.57	12,004,861	12,779,688	9.17	29.64
Common and preferred stock .....		11,374,057	68.73	10,858,511	63.02	10,799,946	63.31	9,349,756	9,583,567	4.75	33.03
Excess cost over fair value .....		55,436	0.34	51,272	0.30	51,272	0.30	51,272	38,810	8.12	42.84
Loans, advances, notes, and bonds .....		3,210,000	19.40	2,530,000	14.68	2,670,000	15.65	2,370,000	2,910,000	26.88	16.30
Other receivables .....		243,156	1.47	193,216	1.12	224,129	1.31	233,833	247,311	25.85	85.02
Investment in nonbank subsidiaries .....		187,010	1.13	167,963	0.97	172,774	1.01	163,007	182,941	11.34	-5.98
Common and preferred stock .....		187,010	1.13	167,963	0.97	172,774	1.01	163,007	174,558	11.34	7.21
Excess cost over fair value .....		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0		-100.00
Other receivables .....		0	0	0	0	0	0	0	8,383		-100.00
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0		
Common and preferred stock .....		0	0	0	0	0	0	0	0		
Excess cost over fair value .....		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0		
Other receivables .....		0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0		
Securities .....		114	0	111	0	113	0	112,089	0	2.70	-87.95
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....		987,452	5.97	3,034,732	17.61	2,515,960	14.75	2,559,133	866,834	-67.46	109.04
Cash and due from unrelated depository institution .....		0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment .....		4	0	4	0	4	0	4	4	0.00	0.00
Intangible assets .....		12,523	0.08	0	0	0	0	0	0		
Other assets .....		478,021	2.89	395,063	2.29	625,369	3.67	1,047,531	518,464	21.00	-37.42
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0		
Total assets .....		16,547,773	100.00	17,230,872	100.00	17,059,567	100.00	15,886,625	14,347,931	-3.96	28.12
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0		
Securities sold (repos) .....		0	0	0	0	0	0	0	0		
Commercial paper .....		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....		499,236	3.02	998,768	5.80	498,994	2.93	499,774	0	-50.01	
Borrowings with maturity over 1 year .....		1,993,464	12.05	2,492,524	14.47	2,492,675	14.61	1,996,149	2,011,322	-20.02	33.21
Subordinated notes and debentures .....		1,098,730	6.64	1,098,462	6.37	1,098,536	6.44	1,098,271	1,098,018	0.02	46.83
Other liabilities .....		611,670	3.70	501,264	2.91	744,791	4.37	776,333	436,527	22.03	-14.61
Balance due to subsidiaries and related institutions .....		445,837	2.69	560,773	3.25	536,315	3.14	425,140	293,781	-20.50	18.77
Total liabilities .....		4,648,937	28.09	5,651,791	32.80	5,371,311	31.49	4,795,667	3,839,648	-17.74	39.34
Equity Capital .....		11,898,836	71.91	11,579,081	67.20	11,688,256	68.51	11,090,958	10,508,283	2.76	24.21
Perpetual preferred stock (income surplus) .....		884,860	5.35	884,860	5.14	884,860	5.19	1,273,408	882,010	0.00	0.32
Common stock .....		408,619	2.47	408,619	2.37	408,619	2.40	408,619	408,619	0.00	0.00
Common surplus .....		935,005	5.65	961,778	5.58	963,498	5.65	1,012,987	1,068,442	-2.78	-9.97
Retained earnings .....		12,862,448	77.73	12,118,306	70.33	12,207,688	71.56	11,656,707	10,776,756	6.14	47.23
Accumulated other comprehensive income .....		114,040	0.69	424,518	2.46	428,052	2.51	-194,613	-453,670	-73.14	
Other equity capital components .....		-3,306,136	-19.98	-3,219,000	-18.68	-3,204,461	-18.78	-3,066,150	-2,173,874		
Total liabilities and equity capital .....		16,547,773	100.00	17,230,872	100.00	17,059,567	100.00	15,886,625	14,347,931	-3.96	28.12
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....		277,851	1.68	277,758	1.61	277,782	1.63	277,689	277,596	0.03	0.17
Notes payable to subsidiaries that issued TPS .....		269,514	1.63	269,424	1.56	269,447	1.58	269,357	269,267	0.03	0.17
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0		

## Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital .....	13.04	12.52	61	11.66	6.29	87	10.81	7.29	79	14.02	9.68	89	15.22	10.40	89
Bank net income / Average equity investment in banks .....	13.97	12.35	65	12.62	6.43	88	11.76	7.45	82	15.03	10.51	87	16.19	11.19	87
Nonbank net income / Average equity investment in nonbanks .....	10.60	13.18	53	12.11	8.01	71	11.88	9.75	66	12.02	7.89	69	14.60	7.10	77
Subsidiary HCs net income / Average equity investment in sub HCs .....		11.04			6.72			7.01			8.55			8.78	
Bank net income / Parent net income .....	101.26	96.45	48	100.83	87.60	36	101.38	88.16	41	98.12	82.22	30	98.79	82.56	32
Nonbank net income / Parent net income .....	1.25	3.22	56	1.58	4.43	59	1.66	3.59	58	1.27	5.93	59	1.63	3.78	64
Subsidiary holding companies' net income / Parent net income .....		66.57			81.94			68.34			74			72.48	
<b>Leverage</b>															
Total liabilities / Equity capital .....	39.07	16.51	87	48.81	20.37	85	45.95	20.06	85	43.24	20.43	82	36.54	20.88	78
Total debt / Equity capital .....	30.18	11.37	85	39.64	14.74	84	34.99	14.41	82	32.41	14.31	78	29.59	14.69	78
Total debt + notes payable to subs that issued TPS / Equity capital .....	32.45	13.41	86	41.97	17.04	84	37.30	16.67	84	34.84	16.36	80	32.15	17.10	79
Total debt + Loans guaranteed for affiliate / Equity capital .....	30.18	11.46	85	39.64	15.02	84	34.99	14.68	82	32.41	14.56	78	29.59	15.14	78
Total debt / Equity capital – excess over fair value .....	30.32	11.47	85	39.81	14.86	83	35.15	14.52	82	32.56	14.51	78	29.70	14.81	78
Long-term debt / Equity capital .....	25.99	10.65	85	31.01	13.73	80	30.72	13.56	82	27.90	13.04	77	29.59	13.37	79
Short-term debt / Equity capital .....	4.20	0.55	89	8.63	0.92	92	4.27	0.77	87	4.51	1.02	84	0	1.14	37
Current portion of long-term debt / Equity capital .....	0	0.10	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital .....	0.47	0.08	90	0.44	0.08	89	0.44	0.08	89	0.46	0.12	88	0.37	0.12	86
Long-term debt / Consolidated long-term debt .....	89.19	40.69	85	86.94	32.61	92	87.79	34.67	92	67.45	28.44	83	91.42	28.63	94
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	97.63	103.15	14	95.67	103.27	11	94.32	102.81	10	86.23	103.22	3	93.23	103.10	10
Total investment in subs / Equity capital .....	126.65	108.29	87	119.19	110.46	83	119.08	110.16	83	109.71	111.07	65	123.36	112.48	80
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	-0.19	0.27	16	-0.39	0.69	15	-0.55	0.47	14	-1.02	0.36	5	-0.46	0.35	11
Equity investment in subs – equity cap / Net income-div (X) .....		0.85			2.31			1.82			1.22			1.22	
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	54.96	152.56	11	111.66	128.63	48	129.79	136.59	53	286.22	177.68	83	218.51	162.34	77
Cash from ops + noncash items + op expense / Op expense + dividend .....	50.66	155.61	12	245.29	142.45	84	223.11	147.24	83	281.11	190.27	80	228.59	174.91	76
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	-44.66	94.59	6	184.06	140.42	75	96.72	134.08	26	333.28	116.34	97	76.38	103.19	25
Pretax operating income + interest expense / Interest expense .....	313.86	1,645.53	18	623.36	1,826.91	37	720.44	2,016.32	39	1,806.92	1,968.54	62	2,247.56	2,898.75	76
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	310.11	1,896.20	18	604.59	1,413.95	37	700.98	1,539.23	41	1,691.70	1,632.83	64	1,979.25	1,369.37	72
Dividends + interest from subsidiaries / Interest expense + dividends .....	46.18	174.48	11	105.08	144.62	39	122.71	150.43	46	293.14	210.80	77	239.40	188.90	73
Fees + other income from subsidiaries / Salary + other expenses .....	0	12.03	34	0	14.76	31	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X) .....	30.70	40.79	66	24.19	26.65	68	27.04	35.64	64	32.16	57.11	66	33.54	33.93	71
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	2.28	3.29	48	11.10	3.69	83	11.34	3.85	85	12.29	2.64	89	8.93	2.61	84
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.60			0.12			0.10			0.04			0.24	
Nonaccrual .....		1.04			0.80			1.03			0.54			6.54	
Total .....		1.64			0.92			1.13			0.58			6.78	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0.28	1.76	62	0.30	2.95	61	0.27	2.66	61	0.33	5.62	58	0.19	5.50	49
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.07	82	0	0.07	77	0	0.08	77	0.01	0.19	73	0.07	0.21	84

## Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	217.41	69.90	94	87.94	84.44	58	73.76	81.10	53	30.10	57.84	26	40.65	57.26	32
Dividends declared / Net income .....	42.27	27.22	83	50.11	49.77	54	52.66	42.29	66	41.03	33.08	65	31.20	27.33	55
Net income – dividends / Average equity.....	7.53	9.25	42	5.82	3.19	77	5.12	4.14	64	8.26	6.46	74	10.47	7.33	85
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	51.93	160.45	20	118.50	130.19	51	141.33	132.17	57	330.60	178.13	83	247.34	157.73	73
Dividends from nonbank subsidiaries .....	0.01	6.19	43	0.03	3.74	52	0.03	3.41	48	0.11	7.53	41	0	7.13	23
Dividends from subsidiary holding companies.....	0	6.32	45	0	2.34	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries .....	51.94	213.42	11	118.53	167.02	41	141.36	174.85	47	330.71	260.40	75	247.34	215.26	67
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	21.68	43.30	25	58.89	61.85	48	73.41	60.28	64	138.24	66.55	94	78.10	60.71	71
Interest income from bank subsidiaries.....	1.33	0.11	93	4.22	0.48	91	3.79	0.36	93	7.86	0.54	96	5.98	0.52	95
Management and service fees from bank subsidiaries .....	0	0.87	38	0	1.79	36	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries.....	23	48.70	26	63.11	71.13	46	77.20	62.88	66	146.10	69.36	93	84.08	63.43	68
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	0.34	66.90	19	0.93	52.29	35	0.80	56.39	32	3.49	82.95	25	0	51.40	17
Interest income from nonbank subsidiaries.....	0	2.38	31	0	4.57	32	0	7.38	32	0	20.25	26	0	18.56	24
Management and service fees from nonbank subsidiaries .....	0	0.66	39	0	0.93	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	0	0.11	44	0	0.20	45	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries .....	0.34	94.31	7	0.93	70.62	20	0.80	79.84	17	3.49	150.41	12	0	99.33	7
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		36.58			25.82			43.51			61.23			48.56	
Interest income from subsidiary holding companies .....		5.06			9.87			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.75			0.41			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.41			0.01			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		47.30			41.80			55.20			76.49			61.19	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	85.83	72.55	37	91.37	68	50	93.16	69.76	51	93.88	67.32	54	93.52	65.18	56
Interest income from bank subsidiaries.....	5.25	0.27	94	6.55	1.03	92	4.81	0.63	92	5.34	0.80	91	7.16	0.92	92
Management and service fees from bank subsidiaries .....	0	1.64	37	0	2.06	37	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.03	45	0	0.08	46	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries .....	91.08	82.68	32	97.92	80.80	51	97.97	82.20	52	99.22	78.80	65	100.68	74.20	97
Dividends from nonbank subsidiaries .....	0.02	3.56	44	0.02	2.36	54	0.02	1.95	48	0.03	2.65	40	0	2.57	23
Interest income from nonbank subsidiaries.....	0	0.20	36	0	0.90	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries .....	0	0.02	42	0	0.03	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries .....	0.02	5.69	32	0.02	5.80	40	0.02	4.70	35	0.03	7.29	26	0	7.64	14
Dividends from subsidiary holding companies.....	0	2.13	45	0	1.41	44	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies .....	0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.40	44	0	4.22	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....	55.66	152.66	46	27.81	216.76	36	55.67	135.13	51	55.56	83.37	62		87.87	
Loans and advances from subsidiaries / Total debt .....	7.74	28.03	39	6.05	27.05	39	6.79	27.08	40	7.73	28.33	41	8.93	26.53	45